

Information to identify the case:

Debtor 1	<u>Arbab H. Ullah</u>	Social Security number or ITIN	xxx-xx-3946
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Fatima A. Ullah</u>	Social Security number or ITIN	xxx-xx-1577
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-26807-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arbab H. Ullah

Fatima A. Ullah

3/14/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arbab H. Ullah
Fatima A. Ullah
Debtors

Case No. 17-26807-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Arbab H. Ullah, Fatima A. Ullah, 11 Bedford Drive, Egg Harbor Township, NJ 08234-7907
aty	+ Kenneth G. Andres, 264 Kings Highway East, Cherry Hill, NJ 08033-1907
aty	+ Michael Berger, Andres & Berger, 264 Kings Highway East, Haddonfield, NJ 08033-1923
cr	+ Ajax Mortgage Loan Trust 2021-F, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
cr	+ Vision Properties, Dandelion Plaza, LLC, 1147 S. White Horse Pike, Hammonton, NJ 08037-1023
517018245	+ ACS Education Services, 501 Bleeker Street, Utica, NY 13501-2401
519285501	+ Ajax Mortgage Loan Trust, c/o Gregory Funding LLC, PO Box 230579, Tigard, OR 97281-0579
519291897	Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519291898	+ Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2021-F c/o Gregory Funding LLC 90074-2334
517018248	+ Atlantic County Special Civil Part, 1201 Bacharach Boulevard, Atlantic City, NJ 08401-4510
517056318	+ Bazil Elahi, Justin R. White Esq, Testa Heck Testa & White PA, 424 W. Landis Avenue, Vineland NJ 08360-8111
517018251	Bazil Elahi, 1673 Neptune Terrace, Vineland, NJ 08360
518964167	+ Brian Hunkins, Esquire, NJ Attorney General, 25 West Market Street, Trenton, NJ 08611-2148
518964168	+ Brooke A. Bonett, Esquire, Attorney III, Geico Staff Counsel, 10,000 Lincoln Drive East, Suite 300, Marlton, NJ 08053-3105
517056618	+ COLLEGE LOAN CORP on behalf of MHEAC, d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
517018255	+ Charles H. Jones, IV, Esquire, PC, PO Box 1074, Hammonton, NJ 08037-5074
517223159	+ CircleBack Lending, Inc., County Bank, PO Box 1719, Portland, OR 97207-1719
517018258	Cornerstone/American Ed Services, PO Box 61047, Philadelphia, PA 19106
517761532	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
517042011	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517018262	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709
517324929	+ Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd, Boca Raton, FL 33496-1034
517324930	+ Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd, Boca Raton, FL 33496, Grassy Sprain Group Suite C 33496-1034
518965264	+ Kenneth Andres, Jr., Andres & Berger, 264 Kings Highway East, Haddonfield, NJ 08033-1923
517018265	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Infinity LT, 8900 Freeport Parkway, Irving, TX 75063
518964170	+ Patricia L. Sampoli, Esquire, Youngblodd Lafferty & Sampoli, PA, 1201 New Road, Suite 230, Linwood, NJ 08221-1154
517018266	+ Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519285500	Rob Saltzman, Esquire, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
517227644	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Taxation, PO Box 267, Trenton NJ 08695-0267
517439122	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517088090	+ TD Bank, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835
517083315	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
517018271	+ Testa Heck et al, 424 Landis Avenue, Vineland, NJ 08360-8111
517145176	+ Vision Properties, Dandelion Plaza, LLC, c/o Howard N. Sobel, P.A., 507 Kresson Road, Voorhees, NJ 08043-9564
518964171	+ William Bloom, Esquire, Methfessel & Werbel, 2025 Lincoln Highway, Suite 200, Edison, NJ 08817-2840

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-1

User: admin

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Date Rcvd: Mar 14, 2023

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Total Noticed: 80

		Mar 14 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov		
		Mar 14 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com		
		Mar 14 2023 20:36:00	LoanCare LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517018247	EDI: WFFC.COM		
		Mar 15 2023 00:25:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
517026495	Email/Text: ebnbankruptcy@ahm.honda.com		
		Mar 14 2023 20:37:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517018246	+ Email/PDF: bncnotices@becket-lee.com		
		Mar 14 2023 20:51:28	American Express, PO Box 981537, El Paso, TX 79998-1537
517115099	Email/PDF: bncnotices@becket-lee.com		
		Mar 14 2023 20:51:26	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517018250	EDI: BANKAMER.COM		
		Mar 15 2023 00:25:00	Bank of America Mortgage, 4161 Piedmont Parkway, Greensboro, NC 27410
517018253	+ EDI: BMW.COM		
		Mar 15 2023 00:25:00	BMW Finanacial, PO Box 3608, Dublin, OH 43016-0306
517018249	+ EDI: BANKAMER.COM		
		Mar 15 2023 00:25:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517240508	+ EDI: BANKAMER2.COM		
		Mar 15 2023 00:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517018252	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		
		Mar 14 2023 20:37:00	Berks Credit and Collection, PO Box 329, Temple, PA 19560-0329
517018254	+ EDI: CAPITALONE.COM		
		Mar 15 2023 00:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517203329	+ Email/Text: bankruptcy@cavps.com		
		Mar 14 2023 20:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517018257	+ EDI: CITICORP.COM		
		Mar 15 2023 00:25:00	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
517018259	+ Email/PDF: creditonebknofications@resurgent.com		
		Mar 14 2023 20:51:09	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517018260	EDI: DISCOVER.COM		
		Mar 15 2023 00:25:00	Discover, PO Box 15316, Wilmington, DE 19850
517018263	+ EDI: CITICORP.COM		
		Mar 15 2023 00:25:00	Macys, PO Box 8218, Mason, OH 45040
517199845	EDI: Q3G.COM		
		Mar 15 2023 00:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517028567	EDI: DISCOVER.COM		
		Mar 15 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517071258	+ EDI: DISCOVERSL.COM		
		Mar 15 2023 00:25:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
517018261	+ EDI: DISCOVERSL.COM		
		Mar 15 2023 00:25:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
517545089	Email/Text: ECMCBKNotices@ecmc.org		
		Mar 14 2023 20:37:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517545090	Email/Text: ECMCBKNotices@ecmc.org		
		Mar 14 2023 20:37:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517324929	+ Email/Text: tg@purchasedebt.com		
		Mar 14 2023 20:36:00	Grassy Sprain Group, Suite C-11, #217, 9858 Clint

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			Moore Rd, Boca Raton, FL 33496-1034
517324930	+ Email/Text: tg@purchasedebt.com	Mar 14 2023 20:36:00	Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd, Boca Raton, FL 33496, Grassy Sprain Group, Suite C 33496-1034
517018256	EDI: JPMORGANCHASE	Mar 15 2023 00:25:00	Chase, PO Box 15298, Wilmington, DE 19850
517235729	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2023 20:51:26	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518320494	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 14 2023 20:36:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518320495	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 14 2023 20:36:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
517018264	+ Email/Text: bankruptcy@nbtbank.com	Mar 14 2023 20:37:00	NBT Bank, 20 Mohawk Street, Canajoharie, NY 13317-1144
517029854	Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 14 2023 20:36:00	Nissan, POB 660366, Dallas, TX 75266-0366
517181420	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517099502	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517181422	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517099443	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517018267	+ EDI: RMSC.COM	Mar 15 2023 00:25:00	Syncb/Amazon, PO Box 965013, Orlando, FL 32896-5013
517018268	+ EDI: RMSC.COM	Mar 15 2023 00:25:00	Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005
517020202	+ EDI: RMSC.COM	Mar 15 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517018269	EDI: TDBANKNORTH.COM	Mar 15 2023 00:25:00	TD Bank, PO Box 84037, Columbus, GA 31908
517264110	+ Email/Text: bncmail@w-legal.com	Mar 14 2023 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517018270	+ EDI: WTRRN BANK.COM	Mar 15 2023 00:25:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517018272	+ EDI: CITICORP.COM	Mar 15 2023 00:25:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517018274	+ EDI: WFFC2	Mar 15 2023 00:25:00	WF Card Service, PO Box 14517, Des Moines, IA 50306-3517
517018273	+ EDI: WFFC2	Mar 15 2023 00:25:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
517135259	EDI: WFFC2	Mar 15 2023 00:25:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517138951	EDI: WFFC2	Mar 15 2023 00:25:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
trfee	*+	Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd., Boca Raton, FL 33496-1034
518964169	*+	Brooke A. Bonett, Esquire, Attorney III, Geico Staff Counsel, 10,000 Lincoln Drive East, Suite 300, Marlton, NJ 08053-3105
517761732	*	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
517445858	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of Taxation, PO Box 267, Trenton NJ 08695-0267

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brian S. Thomas	on behalf of Debtor Arbab H. Ullah brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Fatima A. Ullah brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Howard N. Sobel	on behalf of Creditor Vision Properties Dandelion Plaza, LLC hsobel@sobellaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor Ditech Financial LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
Stuart H. West	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC swest@pbslaw.org
Stuart H. West	on behalf of Creditor LoanCare LLC swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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